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PTO/SB/21 (09-04)

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**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Application Number	09/839,471		
Filing Date	04/19/2001		
First Named Inventor	Dean S. Keil		
Art Unit	3627		
Examiner Name	Michael A. Cuff		
Total Number of Pages in This Submission	13	Attorney Docket Number	2240.000006

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Reply to Missing Parts/ Incomplete Application	<input type="checkbox"/> Landscape Table on CD	
<input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	McHale & Slavin, P.A.		
Signature			
Printed name	Ferris H. Lander		
Date	6/7/2005	Reg. No.	43,377

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature			
Typed or printed name	Debra N. Gerstemeier	Date	6-7-2005

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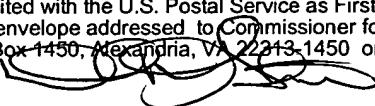
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT : Keil, Dean S.
INVENTION : **System and Method for Debit Transactions**
SERIAL NUMBER : 09/839,471
FILING DATE : April 19, 2001
EXAMINER : Cuff, Michael A.
GROUP ART UNIT : 3627
OUR FILE NO. : 2240.000006

CERTIFICATE UNDER 37 CFR 1.8(a)
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TO:

Mail Stop: Non-Fee Amendment
Commissioner for Patents
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RESPONSE TO OFFICE ACTION OF March 07, 2005

Sir:

In response to the Office Action dated March 7, 2005 having a shortened
statutory period for response set to expire June 7, 2005, kindly amend the above-
entitled application as follows, no new matter is added:

**Amendments to the Claims are reflected in the listing of claims which begins on
page 2 of this paper.**

Remarks/Arguments begin on page 8 of this paper.